

It is not what you earn, but what you save that makes wealth.

Have you acquired the habit of systematic saving? Are you in debt? If so, do you want to prepare to meet it? Do you wish a safe and permanent investment at a fair rate of interest? Do you wish your money to accumulate without causing you any annoyance and care? Are you trying to collect money for any particular purpose? Are you putting aside a fund to take care of yourself in old age? Are you prepared to meet the proverbial "rainy day," which comes almost every one sooner or later?

Deposit Your Surplus Funds in the Indiana Trust Company

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Granger Farwell & Co.

BANKERS AND BROKERS, New York Indianapolis Chicago

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With private wires direct to all principal exchanges we offer our customers the best facilities for the buying or selling of listed or unlisted securities.

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BANKING HOUSE

128 Broadway, New York.

Member New York Stock Exchange

Transacts a general banking business. Receives deposits subject to draft. Dividends collected and remitted. Acts as fiscal agent for corporations and negotiates security issues of railroads and other companies.

Bonds and Stocks

WE OWN AND OFFER—Island Coal Co. Bonds, 6 per cent Union Traction Co. Bonds, 5 per cent Ind'polis Street-Railway Bonds, 4 per cent T. B. Laycock Mfg. Co. Preferred Stock, 6 per cent

INDIANAPOLIS GAS BONDS

SEE ME NEWTON TODD Fletcher Bank Building

SAFETY DEPOSITS

SAFETY DEPOSIT VAULT 30 East Washington Street.

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SMALL GAINS ARE MADE

STOCKS ARE VERY DULL, BUT SHOW CONSIDERABLE FIRMNESS. Considerers Adversely Affected by the Strike Situation—Money Market Is in Much Better Shape.

NEW YORK, May 14.—To-day's small changes in prices of stocks are mostly gains, but the firmness of the market was passive and had no positive element in it so far as could be perceived. The trading in the stock market took place to-day, however, for many months. Union Pacific made some show of strength and was far in the lead of all other stock in point of activity. The course of the crops is just now the subject of greatest uncertainty in speculative circles, and this uncertainty was a large influence in the speculative halt in the stock market.

Another cause was the anthracite miners' convention, which was in session at Hazleton to decide whether to make the conditional strike of the miners permanent. No light was thrown on this question before the close of the day, but the coal stocks showed generally in the firmness of the market.

Another feature of the day was the recovery of some of the high-priced stocks which fell in the liquidation of Monday. There were other high-priced stocks in the active list which sold to-day at wide declines from the previous sales. The money market was much quieter, and there was no seeming difficulty in obtaining call loans at 6 per cent, or under. One cause of this was the much lighter demand for accommodation.

The recent high rate has also had the effect of bringing supplies. The process of borrowing in foreign money markets was continued to-day, as indicated by the further decline in the sterling exchange market, and the jump in New York exchange at Chicago from 25 cents premium yesterday to 30 cents premium was a sign of the active demand for money.

From that center, which is reported to be in progress from other domestic centers. The completion of some large syndicate transactions and bond subscriptions which have been in progress recently had its part in relieving the money market and lightening the pressure to sell stocks. The subcommittee requirements on the money market are much less than last week, partly owing to increased pension payments. The accumulation of petitions for retirement of bank notes has been withdrawn. This check to the bank note retirement will relieve the money market of a drain to some extent. It is worthy of note also that the government's purchase of bonds to-day was only \$1,000,000, compared with almost \$3,000,000 for the corresponding period of last year. Receipts for the government for the month are some \$5,000,000 less than for the corresponding period of last year. This decline is found to be due to the reduction of the repeal on July 1 of the tax on excesses, and this tendency probably will continue to be to the disadvantage of the government in the money market of the surplus revenue of the government.

Foreign trade statistics disclosed a decrease in the value of imports compared with the previous April. This is the first time in over a year that the imports have fallen below those of the year previous. The decrease in the total exports is found to be due to the decrease in the value of exports of agricultural products alone was over \$100,000,000. It is therefore inferred that the exports of manufactured goods are well maintained. The value of exports of manufactured goods of the United States to-day was \$1,000,000,000, compared with \$1,000,000,000 for the corresponding period of last year. The value of exports of manufactured goods of the United States to-day was \$1,000,000,000, compared with \$1,000,000,000 for the corresponding period of last year.

Following are the day's share sales and the recorded prices:

Stocks. Sales. High-Low-Closing

Union Traction Co. 1,400 7 1/4 7 1/4 7 1/4

Ind'polis Street-Railway 1,000 10 1/4 10 1/4 10 1/4

Chicago & North Western 1,000 10 1/4 10 1/4 10 1/4

Chicago & Eastern 1,000 10 1/4 10 1/4 10 1/4

Chicago & Western 1,000 10 1/4 10 1/4 10 1/4

Chicago & Southern 1,000 10 1/4 10 1/4 10 1/4

Chicago & Illinois 1,000 10 1/4 10 1/4 10 1/4

Chicago & Michigan 1,000 10 1/4 10 1/4 10 1/4

Chicago & Wisconsin 1,000 10 1/4 10 1/4 10 1/4

Chicago & Minnesota 1,000 10 1/4 10 1/4 10 1/4

Chicago & Iowa 1,000 10 1/4 10 1/4 10 1/4

Chicago & Missouri 1,000 10 1/4 10 1/4 10 1/4

Chicago & Arkansas 1,000 10 1/4 10 1/4 10 1/4

Chicago & Louisiana 1,000 10 1/4 10 1/4 10 1/4

Chicago & Texas 1,000 10 1/4 10 1/4 10 1/4

Chicago & Florida 1,000 10 1/4 10 1/4 10 1/4

Chicago & Alabama 1,000 10 1/4 10 1/4 10 1/4

Chicago & Georgia 1,000 10 1/4 10 1/4 10 1/4

Chicago & South Carolina 1,000 10 1/4 10 1/4 10 1/4

Chicago & Mississippi 1,000 10 1/4 10 1/4 10 1/4

Chicago & Louisiana 1,000 10 1/4 10 1/4 10 1/4

Chicago & Texas 1,000 10 1/4 10 1/4 10 1/4

Chicago & Florida 1,000 10 1/4 10 1/4 10 1/4

Chicago & Alabama 1,000 10 1/4 10 1/4 10 1/4

Chicago & Georgia 1,000 10 1/4 10 1/4 10 1/4

Chicago & South Carolina 1,000 10 1/4 10 1/4 10 1/4

Chicago & Mississippi 1,000 10 1/4 10 1/4 10 1/4

Chicago & Louisiana 1,000 10 1/4 10 1/4 10 1/4

Chicago & Texas 1,000 10 1/4 10 1/4 10 1/4

Chicago & Florida 1,000 10 1/4 10 1/4 10 1/4

Chicago & Alabama 1,000 10 1/4 10 1/4 10 1/4

Chicago & Georgia 1,000 10 1/4 10 1/4 10 1/4

Chicago & South Carolina 1,000 10 1/4 10 1/4 10 1/4

Chicago & Mississippi 1,000 10 1/4 10 1/4 10 1/4

Chicago & Louisiana 1,000 10 1/4 10 1/4 10 1/4

Local Banks and Trust Companies.

American National Bank, Bid. Asked. 100 100
Capital National Bank, Bid. Asked. 100 100
Citizens' National Bank, Bid. Asked. 100 100
Columbia National Bank, Bid. Asked. 100 100
Indiana National Bank, Bid. Asked. 100 100
Indiana Trust Company, Bid. Asked. 100 100
Marion Trust Company, Bid. Asked. 100 100
Merchants' National Bank, Bid. Asked. 100 100
Security Trust Company, Bid. Asked. 100 100
Union Trust Company, Bid. Asked. 100 100

Local Traction and Industrials.

Indianapolis Street-Railway, Bid. Asked. 100 100
Ind'polis Street-Railway (four), Bid. Asked. 100 100
Citizens' Street-Railway, Bid. Asked. 100 100
Total Railway Company, Bid. Asked. 100 100
Dill Railway, Bid. Asked. 100 100
Indiana Traction, Bid. Asked. 100 100
T. B. Laycock Mfg. Co. p. p. pref., Bid. Asked. 100 100
J. P. Polk Co. p. p. pref. stock, Bid. Asked. 100 100

Chicago Stocks.

(Granger Farwell & Co.'s Wire.)
American Can, Bid. Asked. 100 100
American Coal, Bid. Asked. 100 100
National Biscuit, Bid. Asked. 100 100
Diamond Match, Bid. Asked. 100 100

MONETARY.

INDIANAPOLIS.—Commercial paper, 4 1/2 per cent, 100 days, 100 100
Clearings, \$1,742,542.32; balances, \$158,377.73.

NEW YORK.—Call money firm at 4 1/2 per cent; closing, offered at 4 1/2 per cent. Prime discount, 4 1/2 per cent. Sterling exchange, 4 1/2 per cent. Actual business in bankers' bills, 4 1/2 per cent. Demand, 4 1/2 per cent. 60 days, 4 1/2 per cent. 90 days, 4 1/2 per cent. 120 days, 4 1/2 per cent. 150 days, 4 1/2 per cent. 180 days, 4 1/2 per cent. 210 days, 4 1/2 per cent. 240 days, 4 1/2 per cent. 270 days, 4 1/2 per cent. 300 days, 4 1/2 per cent. 330 days, 4 1/2 per cent. 360 days, 4 1/2 per cent. 390 days, 4 1/2 per cent. 420 days, 4 1/2 per cent. 450 days, 4 1/2 per cent. 480 days, 4 1/2 per cent. 510 days, 4 1/2 per cent. 540 days, 4 1/2 per cent. 570 days, 4 1/2 per cent. 600 days, 4 1/2 per cent. 630 days, 4 1/2 per cent. 660 days, 4 1/2 per cent. 690 days, 4 1/2 per cent. 720 days, 4 1/2 per cent. 750 days, 4 1/2 per cent. 780 days, 4 1/2 per cent. 810 days, 4 1/2 per cent. 840 days, 4 1/2 per cent. 870 days, 4 1/2 per cent. 900 days, 4 1/2 per cent. 930 days, 4 1/2 per cent. 960 days, 4 1/2 per cent. 990 days, 4 1/2 per cent. 1,020 days, 4 1/2 per cent. 1,050 days, 4 1/2 per cent. 1,080 days, 4 1/2 per cent. 1,110 days, 4 1/2 per cent. 1,140 days, 4 1/2 per cent. 1,170 days, 4 1/2 per cent. 1,200 days, 4 1/2 per cent. 1,230 days, 4 1/2 per cent. 1,260 days, 4 1/2 per cent. 1,290 days, 4 1/2 per cent. 1,320 days, 4 1/2 per cent. 1,350 days, 4 1/2 per cent. 1,380 days, 4 1/2 per cent. 1,410 days, 4 1/2 per cent. 1,440 days, 4 1/2 per cent. 1,470 days, 4 1/2 per cent. 1,500 days, 4 1/2 per cent. 1,530 days, 4 1/2 per cent. 1,560 days, 4 1/2 per cent. 1,590 days, 4 1/2 per cent. 1,620 days, 4 1/2 per cent. 1,650 days, 4 1/2 per cent. 1,680 days, 4 1/2 per cent. 1,710 days, 4 1/2 per cent. 1,740 days, 4 1/2 per cent. 1,770 days, 4 1/2 per cent. 1,800 days, 4 1/2 per cent. 1,830 days, 4 1/2 per cent. 1,860 days, 4 1/2 per cent. 1,890 days, 4 1/2 per cent. 1,920 days, 4 1/2 per cent. 1,950 days, 4 1/2 per cent. 1,980 days, 4 1/2 per cent. 2,010 days, 4 1/2 per cent. 2,040 days, 4 1/2 per cent. 2,070 days, 4 1/2 per cent. 2,100 days, 4 1/2 per cent. 2,130 days, 4 1/2 per cent. 2,160 days, 4 1/2 per cent. 2,190 days, 4 1/2 per cent. 2,220 days, 4 1/2 per cent. 2,250 days, 4 1/2 per cent. 2,280 days, 4 1/2 per cent. 2,310 days, 4 1/2 per cent. 2,340 days, 4 1/2 per cent. 2,370 days, 4 1/2 per cent. 2,400 days, 4 1/2 per cent. 2,430 days, 4 1/2 per cent. 2,460 days, 4 1/2 per cent. 2,490 days, 4 1/2 per cent. 2,520 days, 4 1/2 per cent. 2,550 days, 4 1/2 per cent. 2,580 days, 4 1/2 per cent. 2,610 days, 4 1/2 per cent. 2,640 days, 4 1/2 per cent. 2,670 days, 4 1/2 per cent. 2,700 days, 4 1/2 per cent. 2,730 days, 4 1/2 per cent. 2,760 days, 4 1/2 per cent. 2,790 days, 4 1/2 per cent. 2,820 days, 4 1/2 per cent. 2,850 days, 4 1/2 per cent. 2,880 days, 4 1/2 per cent. 2,910 days, 4 1/2 per cent. 2,940 days, 4 1/2 per cent. 2,970 days, 4 1/2 per cent. 3,000 days, 4 1/2 per cent. 3,030 days, 4 1/2 per cent. 3,060 days, 4 1/2 per cent. 3,090 days, 4 1/2 per cent. 3,120 days, 4 1/2 per cent. 3,150 days, 4 1/2 per cent. 3,180 days, 4 1/2 per cent. 3,210 days, 4 1/2 per cent. 3,240 days, 4 1/2 per cent. 3,270 days, 4 1/2 per cent. 3,300 days, 4 1/2 per cent. 3,330 days, 4 1/2 per cent. 3,360 days, 4 1/2 per cent. 3,390 days, 4 1/2 per cent. 3,420 days, 4 1/2 per cent. 3,450 days, 4 1/2 per cent. 3,480 days, 4 1/2 per cent. 3,510 days, 4 1/2 per cent. 3,540 days, 4 1/2 per cent. 3,570 days, 4 1/2 per cent. 3,600 days, 4 1/2 per cent. 3,630 days, 4 1/2 per cent. 3,660 days, 4 1/2 per cent. 3,690 days, 4 1/2 per cent. 3,720 days, 4 1/2 per cent. 3,750 days, 4 1/2 per cent. 3,780 days, 4 1/2 per cent. 3,810 days, 4 1/2 per cent. 3,840 days, 4 1/2 per cent. 3,870 days, 4 1/2 per cent. 3,900 days, 4 1/2 per cent. 3,930 days, 4 1/2 per cent. 3,960 days, 4 1/2 per cent. 3,990 days, 4 1/2 per cent. 4,020 days, 4 1/2 per cent. 4,050 days, 4 1/2 per cent. 4,080 days, 4 1/2 per cent. 4,110 days, 4 1/2 per cent. 4,140 days, 4 1/2 per cent. 4,170 days, 4 1/2 per cent. 4,200 days, 4 1/2 per cent. 4,230 days, 4 1/2 per cent. 4,260 days, 4 1/2 per cent. 4,290 days, 4 1/2 per cent. 4,320 days, 4 1/2 per cent. 4,350 days, 4 1/2 per cent. 4,380 days, 4 1/2 per cent. 4,410 days, 4 1/2 per cent. 4,440 days, 4 1/2 per cent. 4,470 days, 4 1/2 per cent. 4,500 days, 4 1/2 per cent. 4,530 days, 4 1/2 per cent. 4,560 days, 4 1/2 per cent. 4,590 days, 4 1/2 per cent. 4,620 days, 4 1/2 per cent. 4,650 days, 4 1/2 per cent. 4,680 days, 4 1/2 per cent. 4,710 days, 4 1/2 per cent. 4,740 days, 4 1/2 per cent. 4,770 days, 4 1/2 per cent. 4,800 days, 4 1/2 per cent. 4,830 days, 4 1/2 per cent. 4,860 days, 4 1/2 per cent. 4,890 days, 4 1/2 per cent. 4,920 days, 4 1/2 per cent. 4,950 days, 4 1/2 per cent. 4,980 days, 4 1/2 per cent. 5,010 days, 4 1/2 per cent. 5,040 days, 4 1/2 per cent. 5,070 days, 4 1/2 per cent. 5,100 days, 4 1/2 per cent. 5,130 days, 4 1/2 per cent. 5,160 days, 4 1/2 per cent. 5,190 days, 4 1/2 per cent. 5,220 days, 4 1/2 per cent. 5,250 days, 4 1/2 per cent. 5,280 days, 4 1/2 per cent. 5,310 days, 4 1/2 per cent. 5,340 days, 4 1/2 per cent. 5,370 days, 4 1/2 per cent. 5,400 days, 4 1/2 per cent. 5,430 days, 4 1/2 per 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1/2 per cent. 6,540 days, 4 1/2 per cent. 6,570 days, 4 1/2 per cent. 6,600 days, 4 1/2 per cent. 6,630 days, 4 1/2 per cent. 6,660 days, 4 1/2 per cent. 6,690 days, 4 1/2 per cent. 6,720 days, 4 1/2 per cent. 6,750 days, 4 1/2 per cent. 6,780 days, 4 1/2 per cent. 6,810 days, 4 1/2 per cent. 6,840 days, 4 1/2 per cent. 6,870 days, 4 1/2 per cent. 6,900 days, 4 1/2 per cent. 6,930 days, 4 1/2 per cent. 6,960 days, 4 1/2 per cent. 6,990 days, 4 1/2 per cent. 7,020 days, 4 1/2 per cent. 7,050 days, 4 1/2 per cent. 7,080 days, 4 1/2 per cent. 7,110 days, 4 1/2 per cent. 7,140 days, 4 1/2 per cent. 7,170 days, 4 1/2 per cent. 7,200 days, 4 1/2 per cent. 7,230 days, 4 1/2 per cent. 7,260 days, 4 1/2 per cent. 7,290 days, 4 1/2 per cent. 7,320 days, 4 1/2 per cent. 7,350 days, 4 1/2 per cent. 7,380 days, 4 1/2 per cent. 7,410 days, 4 1/2 per cent. 7,440 days, 4 1/2 per cent. 7,470 days, 4 1/2 per cent. 7,500 days, 4 1/2 per cent. 7,530 days, 4 1/2 per cent. 7,560 days, 4 1/2 per cent. 7,590 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1/2 per cent. 9,750 days, 4 1/2 per cent. 9,780 days, 4 1/2 per cent. 9,810 days, 4 1/2 per cent. 9,840 days, 4 1/2 per cent. 9,870 days, 4 1/2 per cent. 9,900 days, 4 1/2 per cent. 9,930 days, 4 1/2 per cent. 9,960 days, 4 1/2 per cent. 9,990 days, 4 1/2 per cent. 10,020 days, 4 1/2 per cent. 10,050 days, 4 1/2 per cent. 10,080 days, 4 1/2 per cent. 10,110 days, 4 1/2 per cent. 10,140 days, 4 1/2 per cent. 10,170 days, 4 1/2 per cent. 10,200 days, 4 1/2 per cent. 10,230 days, 4 1/2 per cent. 10,260 days, 4 1/2 per cent. 10,290 days, 4 1/2 per cent. 10,320 days, 4 1/2 per cent. 10